

OLF 7 (Official Local Form 7)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re Janet M. Zaranski  
aka Janet M. Davenport

Case No. 18-41281

Chapter 13

Debtor

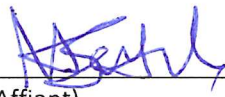
DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION

I[We] D. Anthony Sottile and U.S. Bank Trust National Association, as  
Trustee of the Cabana Series IV Trust, hereby declare(s) under penalty of perjury that all of the information  
contained in my Notice of Mortgage Payment Change (singly or jointly the "Document"), filed electronically, is true  
and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically  
concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION  
may cause the Document to be struck and any request contained or relying thereon to be denied, without  
further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all  
paper documents containing original signatures executed under the penalties of perjury and filed electronically  
with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF  
Registered User for a period of five (5) years after the closing of this case.

Dated: 10/1/2020

  
\_\_\_\_\_  
(Affiant)

\_\_\_\_\_  
(Joint Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a  
copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements  
currently established by local rule and standing order. This DECLARATION is based on all information of which I  
have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P.  
9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed: \_\_\_\_\_  
(Attorney for Affiant - /s/used by Registered ECF Users Only)

**Fill in this information to identify the case:**

Debtor 1 Janet M. Zaranski; aka Janet M. Davenport

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts

Case number 18-41281

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the Cabana Series IV Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to  
identify the debtor's account:

7 3 4 0

Date of payment change:

Must be at least 21 days after date  
of this notice 11/01/2020

New total payment: \$ 1,663.12  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 600.62

New escrow payment: \$ 568.78

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Janet M. Zaranski  
First Name Middle Name Last Name

Case number (if known) 18-41281

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

  
x/s/ D. Anthony Sottile  
Signature

Date 10/01/2020

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: August 26, 2020

JANET M DAVENPORT  
8 HALLETT RD  
FRAMINGHAM MA 01701

Loan: XXXXXXXXXX  
Property Address:  
8 HALLETT ROAD  
FRAMINGHAM, MA 01701

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2020 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Escrow Balance Calculation	
	Current:	Effective Nov 01, 2020:		
Principal & Interest Pmt:	1,094.34	1,094.34	Due Date:	Oct 01, 2019
Escrow Payment:	600.62	568.78	Escrow Balance:	(1,560.56)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	7,808.06
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-):	212.98
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance:	\$6,034.52
Total Payment:	\$1,694.96	\$1,663.12		

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,464.74	(1,665.37)
Jul 2020	569.43		106.49	106.49	* Forced Place Insur	1,927.68	(1,771.86)
Jul 2020		1,843.38			* Escrow Only Payment	1,927.68	71.52
Jul 2020				1,419.10	* City/Town Tax	1,927.68	(1,347.58)
Aug 2020	569.43		1,426.79		* City/Town Tax	1,070.32	(1,347.58)
Aug 2020			106.49	106.49	Forced Place Insur	963.83	(1,454.07)
Sep 2020	569.43		106.49	106.49	* Forced Place Insur	1,426.77	(1,560.56)
Oct 2020	569.43		106.49		* Forced Place Insur	1,889.71	(1,560.56)
					Anticipated Transactions	1,889.71	(1,560.56)
Sep 2020		7,207.44		106.49	Forced Place Insur		5,540.39
Oct 2020		600.62		106.49	Forced Place Insur		6,034.52
	\$2,277.72	\$9,651.44	\$1,852.75	\$1,951.55			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,852.75. Under Federal law, your lowest monthly balance should not have exceeded 1,138.85 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).



SN Servicing Corporation  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: August 26, 2020

JANET M DAVENPORT

Loan: 

**Annual Escrow Account Disclosure Statement  
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6,034.52	1,889.08
Nov 2020	568.78	1,426.78	City/Town Tax	5,176.52	1,031.08
Nov 2020		106.49	Forced Place Insur	5,070.03	924.59
Dec 2020	568.78	106.49	Forced Place Insur	5,532.32	1,386.88
Jan 2021	568.78	106.49	Forced Place Insur	5,994.61	1,849.17
Feb 2021	568.78	1,355.75	City/Town Tax	5,207.64	1,062.20
Feb 2021		106.49	Forced Place Insur	5,101.15	955.71
Mar 2021	568.78	106.49	Forced Place Insur	5,563.44	1,418.00
Apr 2021	568.78	106.49	Forced Place Insur	6,025.73	1,880.29
May 2021	568.78	1,345.90	City/Town Tax	5,248.61	1,103.17
May 2021		106.49	Forced Place Insur	5,142.12	996.68
Jun 2021	568.78	106.49	Forced Place Insur	5,604.41	1,458.97
Jul 2021	568.78	106.49	Forced Place Insur	6,066.70	1,921.26
Aug 2021	568.78	1,419.10	City/Town Tax	5,216.38	1,070.94
Aug 2021		106.49	Forced Place Insur	5,109.89	964.45
Sep 2021	568.78	106.49	Forced Place Insur	5,572.18	1,426.74
Oct 2021	568.78	106.49	Forced Place Insur	6,034.47	1,889.03
	<u>\$6,825.36</u>	<u>\$6,825.41</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 924.59. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,137.57 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,034.52. Your starting balance (escrow balance required) according to this analysis should be \$1,889.08. This means you have a surplus of 4,145.44. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 6,825.41. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	568.78
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$568.78</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
WORCESTER DIVISION

In Re:

Case No. 18-41281

Janet M. Zaranski  
*aka* Janet M. Davenport

Chapter 13

Debtor.

Chief Judge Christopher J. Panos

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CERTIFICATE OF SERVICE

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I certify that on October 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Robert W. Kovacs, Jr., Debtor's Counsel  
bknotices@rkovacsllaw.com

Denise M. Pappalardo, Chapter 13 Trustee  
denisepappalardo@ch13worc.com

Office of the United States Trustee  
ustpre01.wo.ecf@usdoj.gov

I further certify that on October 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Janet M. Zaranski, Debtor  
8 Hallett Road  
Framingham, MA 01701

Dated: October 1, 2020



/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com